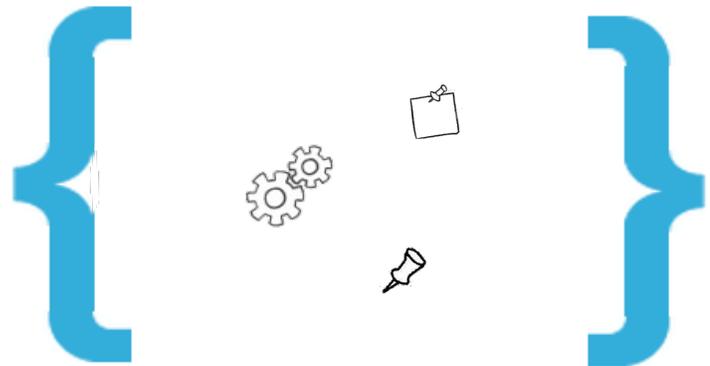




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Register for an Upcoming Class

VIEW UPCOMING CLASSES

Sign up for classes and events online at www.iiav.com

To register at member prices, you MUST enter your member ID and password. If you do not have this information, please call IIAV at 804-747-9300

NOVEMBER NEWSLETTER

The BAP and Automatic Trailer Coverage

by Mike Edwards

Q .One of our commercial insureds called this morning with an unusual question and we'd like your view on how coverage would apply, or if there is a coverage gap we need to address. He owns a large construction company, and we write all of his insurance except worker's comp. He plans on loaning his 25-year-old (non-resident, not an employee) daughter one of his company's large pickup trucks (F-

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Quote of the Month

"We acquire the strength we have
overcome."
~*Ralph Waldo Emerson, American
essayist, lecturer and poet*



350) for a week so she can pull her horse trailer to Texas. She is getting married next month, and wants to go ahead and move her two horses to her fiancé's ranch.

"Our insured wants to know if his company is covered if there is an accident involving his daughter's horse trailer while it's being towed by one of his company pickup trucks. She just bought the second horse and the new, larger horse trailer, and this will be the first time she's pulled it on a trip. The Dad is understandably a little nervous.

"Two issues we're not clear on: (1) Would the BAP of the construction company apply for a liability claim, since the pickup truck is being used by a non-employee for non-business? Or should we add the construction company as an additional insured to the daughter's auto policy? (2) Since the trailer is large enough to hold two horses, it certainly is over the 2,000 lb. limit in the BAP.

[SEE FULL ANSWER HERE](#)

Navigating Coverage for Uber and Lyft Drivers

by Jeff de Turris

The world is becoming more connected in the digital age. Suddenly, almost everything is about sharing.

Not only are ride- and home-sharing services wildly popular, but on-demand deliveries of meals and packages as well as sharing of tools, clothing and even bathroom facilities when a portable toilet is unappealing are becoming ever more available.



The new message to the consumer seems to be, "Why buy and maintain when you can rent without responsibility?"



[READ FULL ARTICLE](#)



Be Ready for Unplanned Communication

The Customer Service Experience Series

Is your agency prepared to deal with a call from an upset client, with a major fire at an insured business, or simply an online negative review about your sales or service? While all are different, all are likely unexpected and require internal planning and discussion to ensure that your response is timely and effective.



[READ FULL ARTICLE](#)



On-Demand New Hire Training

Now Available Through IIAV

Getting a new hire up and running can be a daunting task especially when it comes to training. IIAV has partnered with New Level Partners to offer on-demand entry level training for new hires as well as individuals who are transitioning into a new role in an agency or company.



There are four different series available:

[Commercial Insurance Curriculum](#)

- The **Commercial Lines Coverage Basics™** curriculum addresses key insurance topics, core coverages and risk management. This





curriculum is an ideal learning experience for new staff (sales, service, underwriting or administrative) and includes 'knowledge checkpoints' to support concept acquisition and retention. The ***Commercial Coverage Challenge*** is also included in this series. **\$275 pp**

Personal Insurance Curriculum

- The ***Personal Lines Coverage Basics™*** curriculum addresses key insurance topics and core coverages. The curriculum includes 'knowledge checkpoints' to ensure the acquisition and retention of key concepts. **\$125 pp**

Essentials for CSRs and Account Managers

- The ***Essentials for CSRs and Account Managers*** online curriculum includes Business Skills courses (topics include Establishing Credibility, Communication Skills, Business Writing, Negotiation Skills, Customer and Relationship Management and Agency Errors and Omissions Prevention). **\$175 pp**

Manager's Series

- The ***Manager's Series*** contains courses helpful to both new supervisors and experienced managers. The Recruiting and Hiring Series contains three modules with step by step guidelines for recruiting talent. HR Essentials™ such as Human Resources Risk Management for your Firm, Employee Retention and Performance Management are topics required for every manager guiding a team or running an office today. **\$399 pp**

On average, each course within a curriculum is 30-40 minutes in length. Purchase grants 4-Month Access per individual to the selected curriculum. No curriculum or knowledge checkpoint is designed for use as a pre-employment test. In addition, the curriculums and materials have not been submitted for Continuing Education credits in any jurisdiction.

For questions, contact Kristina Preisner at 804-747-9300 or

kpreisner@iiav.com

Take Part in an Upcoming Event

This fall/winter IIAV has a few events that you will definitely want to check out. Here are the details as well as link to register for the events.

December 3rd - *IIAV Holiday Social at IIAV in Richmond*

Come celebrate the holiday season with colleagues, co-workers, and friends while saying thank you to our industry partners. Friends and family are welcome to attend.

[REGISTER HERE](#)

[VISIT WEBSITE](#)

STAY CONNECTED



